

Information to identify the case:

Debtor 1	Manolo D Perez		Social Security number or ITIN xxx-xx-3979
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN - - - - -
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 18-30302-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Manolo D Perez

1/5/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Manolo D Perez
Debtor

Case No. 18-30302-SLM
Chapter 13

District/off: 0312-2
Date Rcvd: Jan 05, 2022

User: admin
Form ID: 3180W

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 07, 2022:

Recip ID	Recipient Name and Address
db	+ Manolo D Perez, 38-40 Lexington Ave, Paterson, NJ 07502-2009
cr	+ Nationstar Mortgage LLC D/B/A Mr. Cooper, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517871300	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517808468	+ FIRST DATA, 265 BROAD HOLLOW R, MELVILLE, NY 11747-4833
517808469	+ HY CITE/ROYAL PRESTIGE, 333 HOLTZMAN RD, MADISON, WI 53713-2109
517909491	+ Home Depot Loan Services, Greensky, LLC, PO Box 71215, Charlotte, NC 28272-1215
519030100	+ MidFirst Bank, Gross Polowy, LLC, 1775 Wehrle Drive, Suite 100, Williamsville, NY 14221-7093
517808470	+ NATIONSTAR/MR. COOPER, 350 HIGHLAND DR, LEWISVILLE, TX 75067-4488
517881866	+ Nationstar Mortgage LLC D/B/A Mr. Cooper, PO Box 619096, Dallas TX 75261-9096
517808472	+ REGIONS BK/GREENSKY CR, 1797 NORTHEAST EXPY NE, BROOKHAVEN, GA 30329-7803
517808478	+ TBOM/CONTFIN, 4550 NEW LINDEN HILL RD, WILMINGTON, DE 19808-2930
517909227	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
517808480	+ TDRCS/RAYMOUR & FLANIG, 1000 MACARTHUR BV, MAWAH, NJ 07430-2035
517808471	+ Vera Perez, 13-29 Sampson Road, Fair Lawn, NJ 07410-7333

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 05 2022 20:31:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 05 2022 20:31:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517808457	+ EDI: AMEREXPR.COM	Jan 06 2022 01:23:00	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
517871300	Email/PDF: bncnotices@becket-lee.com	Jan 05 2022 20:35:34	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517808458	+ EDI: TSYS2	Jan 06 2022 01:23:00	BARCLAYS BANK DELAWARE, PO BOX 8803, WILMINGTON, DE 19899-8803
517808459	+ EDI: CAPITALONE.COM	Jan 06 2022 01:23:00	CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
517808462	+ EDI: CITICORP.COM	Jan 06 2022 01:23:00	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517808465	+ EDI: WFNNB.COM	Jan 06 2022 01:23:00	COMENITYBANK/JCREW, PO BOX 182789, COLUMBUS, OH 43218-2789
517808466	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 05 2022 20:35:10	CREDIT ONE BANK NA, PO BOX 98875, LAS VEGAS, NV 89193-8875
517932135	+ EDI: CITICORP.COM	Jan 06 2022 01:23:00	Citibank, N.A., Citibank, N.A., 701 East 60th

District/off: 0312-2

User: admin

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Date Rcvd: Jan 05, 2022

Form ID: 3180W

Total Noticed: 39

517808467	+ EDI: DISCOVER.COM	Jan 06 2022 01:23:00	Street North, Sioux Falls, SD 57104-0432 DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
517808461	EDI: JPMORGANCHASE	Jan 06 2022 01:23:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
517907408	Email/PDF: resurgentbknotifications@resurgent.com	Jan 05 2022 20:35:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518901760	+ EDI: AISMIDFIRST	Jan 06 2022 01:23:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518901759	+ EDI: AISMIDFIRST	Jan 06 2022 01:23:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517931106	EDI: PRA.COM	Jan 06 2022 01:23:00	Portfolio Recovery Associates, LLC, c/o Jetblue Rewards Card, POB 41067, Norfolk VA 23541
517920798	EDI: Q3G.COM	Jan 06 2022 01:23:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517808474	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	SYNCB/BANAREPDC, PO BOX 965005, ORLANDO, FL 32896-5005
517808475	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	SYNCB/CHEVRON, PO BOX 965015, ORLANDO, FL 32896-5015
517808476	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	SYNCB/GAP, PO BOX 965005, ORLANDO, FL 32896-5005
517808477	+ EDI: RMSC.COM	Jan 06 2022 01:23:00	SYNCB/WALMART, PO BOX 965024, ORLANDO, FL 32896-5024
517808481	+ EDI: CITICORP.COM	Jan 06 2022 01:23:00	THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
517808482	+ EDI: TFSR.COM	Jan 06 2022 01:23:00	TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004
517808484	+ EDI: WFFC.COM	Jan 06 2022 01:23:00	WELLS FARGO BANK, PO BOX 14517, DES MOINES, IA 50306-3517
517873594	+ EDI: WFFC.COM	Jan 06 2022 01:23:00	Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix, AZ 85038-9482
517907922	EDI: WFFC.COM	Jan 06 2022 01:23:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517808483		WELLS FARGO
517871716	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517871736	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517808460	*+	CAPITAL ONE, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
517808463	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517808464	*+	CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241
517808479	*+	TBOM/CONTFIN, 4550 NEW LINDEN HILL RD, WILMINGTON, DE 19808-2930
517808473	##+	ROUNDPPOINT MTG, 5032 PARKWAY PLAZA BLVD, CHARLOTTE, NC 28217-1918

TOTAL: 1 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 07, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 5, 2022 at the address(es) listed below:

Name	Email Address
Ashley Pascuzzi	on behalf of Creditor MidFirst Bank ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Lynn Therese Nolan	on behalf of Creditor MidFirst Bank ecfnotices@grosspolowy.com lnolan@grosspolowy.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Manolo D Perez ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Shauna M Deluca	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper sdeluca@raslg.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10